

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Angela S Schreck  
Debtor

Case No. 20-03402-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 13, 2021

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:**

Recip ID	Recipient Name and Address
db	+ Angela S Schreck, 215 Fair St, Bloomsburg, PA 17815-1413
5376403	+ Attorney General of Ohio, PO Box 89471, Cleveland, OH 44101-6471
5376404	+ Barbara Schreck, 345 Extension St, Mansfield, PA 16933-1066
5376405	+ Barbara Shreck, 345 Extension St, Mansfield, PA 16933-1066
5376407	+ CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
5376410	+ First Citizens National Bank Mans, 15 S Main St, Mansfield, PA 16933-1590
5376411	+ Freedom Mortgage, PO Box 50485, Indianapolis, IN 46250-0485
5376412	+ Geisinger, 100 N Academy Ave, Danville, PA 17822-0001
5380066	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5376417	+ TD Bank Target, PO Box 673, Minneapolis, MN 55440-0673
5376418	+ University of Cincinnati, 2600 Clifton Ave, Cincinnati, OH 45220-2872

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2021 19:25:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5376406	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 19:14:49	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5376408	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2021 19:21:00	Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
5376409	Email/Text: mrdiscen@discover.com	Jan 13 2021 19:20:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
5378762	Email/Text: mrdiscen@discover.com	Jan 13 2021 19:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5376413	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 13 2021 19:14:24	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
5376414	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 13 2021 19:20:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5376415	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2021 19:20:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15222
5376479	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2021 19:14:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5376416	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2021 19:14:48	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
5376419	+ Email/Text: vci.bkcy@vwcredit.com	Jan 13 2021 19:21:00	VW Credit Inc, PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 1 Angela S Schreck bobspielman@yahoo.com rssecty@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Angela S Schreck**CHAPTER 13  
CASE NO. \_\_\_\_\_☒ ORIGINAL PLAN

\_\_\_\_\_ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |  |  |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$6,000.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	100.00	0.00	100.00	6,000.00
				Total Payments:	\$6,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
First Citizens National Bank Mans	Student Loan - This long-term claim is secured by property owned by the Co-obligor.	6126
Freedom Mortgage	215 Fair St Bloomsburg, PA 17815 Columbia County	9951
VW Credit Inc	2019 Volkswagon Tiguan 27000 miles Leased Vehicle	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

### 3. **PRIORITY CLAIMS.**

#### **A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

#### **B. Priority Claims (including, certain Domestic Support Obligations)**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

### 4. **UNSECURED CLAIMS**

#### **A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

### 5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
VW Credit Inc		\$439.00	0%	\$0.00	\$0.00	Assume

## 6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

*Check the applicable line:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

## 7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- 1 Collateral is surrendered in full satisfaction of debt, and no payment will be made on bifurcated claims.
- 2 A long-term co-obligor obligation extends more than 5 years from the date of this petition and is being paid directly outside of this plan.

Dated: November 27, 2020

/s/ Robert Spielman

**Robert Spielman**  
Attorney for Debtor

/s/ Angela S Schreck

**Angela S Schreck**  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.